

## ELECTRONIC TRANSACTION SYSTEM

### ABSTRACT OF THE DISCLOSURE

When the server receives conditions of a transaction offer from one of the client computers, it determines credibility of the client who placed the transaction offer based on the credit limit of the client. If the client is found credible, the transaction offer is entered provided that there is no identical transaction with more advantageous conditions. Thereafter, the transaction offer is placed on the electronic bulletin board as an offer made by the bank (server administrator) and not by the client.

10035770.122601